

<i>SERFF Tracking Number:</i>	<i>LFCR-125755166</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Assurity Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>39838</i>
<i>Company Tracking Number:</i>			
<i>TOI:</i>	<i>LTC03I Individual Long Term Care</i>	<i>Sub-TOI:</i>	<i>LTC03I.001 Qualified</i>
<i>Product Name:</i>	<i>15-196-02191 (8/08)</i>		
<i>Project Name/Number:</i>	<i>/</i>		

Filing at a Glance

Company: Assurity Life Insurance Company

Product Name: 15-196-02191 (8/08)

TOI: LTC03I Individual Long Term Care

Sub-TOI: LTC03I.001 Qualified

Filing Type: Advertisement

SERFF Tr Num: LFCR-125755166 State: ArkansasLH

SERFF Status: Closed

Co Tr Num:

Co Status:

State Tr Num: 39838

State Status: Filed-Closed

Reviewer(s): Harris Shearer,
Stephanie Fowler

Author: Smith Darlene

Date Submitted: 08/04/2008

Disposition Date: 08/29/2008

Disposition Status: Filed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name:

Project Number:

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 08/29/2008

State Status Changed: 08/29/2008

Corresponding Filing Tracking Number:

Filing Description:

Advertising Filing

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Group Market Size:

Group Market Type:

Deemer Date:

Company and Contact

Filing Contact Information

(This filing was made by a third party - LCA01)

Karina Amaral, Compliance Analyst 1 -

karina.amaral@lifecareassurance.com

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TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
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Advertising

21600 Oxnard Street (818) 867-2307 [Phone]
Woodland Hills, CA 91367 (818) 867-2508[FAX]

Filing Company Information

Assurity Life Insurance Company CoCode: 71439 State of Domicile: Nebraska
Long Term Care Administrative Office Group Code: 3910 Company Type:
P.O. Box 4243
Woodland Hills, CA 91365-4243 Group Name: Assurity Security Grp State ID Number:
(818) 867-2450 ext. [Phone] FEIN Number: 38-1843471

SERFF Tracking Number:	LFCR-125755166	State:	Arkansas
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Filing Fees

Fee Required?	Yes
Fee Amount:	\$25.00
Retaliatory?	No
Fee Explanation:	\$25.00 per form/One form filed
Per Company:	No

CHECK NUMBER	CHECK AMOUNT	CHECK DATE
0152631	\$25.00	08/01/2008

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Stephanie Fowler	08/29/2008	08/29/2008

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Disposition

Disposition Date: 08/29/2008

Implementation Date:

Status: Filed

Comment:

Rate data does NOT apply to filing.

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Item Type	Item Name	Item Status	Public Access
Supporting Document	Cover Letter	Filed	Yes
Form	New Consumer Mailer	Filed	Yes

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Form Schedule

Lead Form Number: 15-196-02191 (8/08)

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed	15-196-02191 (8/08)	Advertising	New Consumer Mailer	Initial		0	LTC_mailer_1 5-196_final 7-30-08.pdf

ASSURITY LIFE INSURANCE COMPANY
ATTN: INDIVIDUAL SALES
PO BOX 82533
LINCOLN NE 68501-9980

BUSINESS REPLY MAIL
FIRST-CLASS MAIL PERMIT NO. 133 LINCOLN NE
POSTAGE WILL BE PAID BY ADDRESSEE



NO POSTAGE
NECESSARY
IF MAILED
IN THE
UNITED STATES

National Averages for Long-Term Care²

	Daily Rate	Monthly Cost	Annual Cost
Nursing Home (private room)	\$213	\$6,390	\$77,745
Assisted Living*	\$99	\$2,968	\$35,628
Assisted Living for Alzheimer's or Dementia Care	\$142	\$4,270	\$51,240
Hourly Rate			
Home Health Aide (agency may require multiple hours)	\$19		

* plus possible extra charges for assistance with activities of daily living.

Who Needs Long-Term Care Insurance?

- ▶ Anyone with assets and income to protect against the cost of long-term care expenses
- ▶ Anyone wanting to help protect their family from the burden of possible long-term care expenses
- ▶ Anyone who wants greater control over the quality and type of long-term care services received



About Assurity Life

Assurity Life Insurance Company's origins are rooted in a century-long legacy of providing long-term security to policyholders that has earned generations of customers' confidence and trust.

Assurity Life serves customers across the nation, offering disability income, hospital indemnity, critical illness, long-term care and life insurance, annuities and specialty insurance plans through our representatives, worksite distribution and direct mail. Pension and investment management services are available through Assurity Advisors, Inc., a subsidiary of Assurity Life.

With assets exceeding \$2 billion (as of 12/31/07), Assurity Life has built a reputation for "best in class" service and sound, conservative business practices with a disciplined approach to financial management. Headquartered in Lincoln, Neb., Assurity Life has earned a high rating from A.M. Best Company, one of the insurance industry's leading independent analysts. For more information about this rating, please visit www.ambest.com or www.assurity.com. These ratings refer only to the overall financial status of the company and are not recommendations of the specific policy provisions, rates or practices of the insurance company.

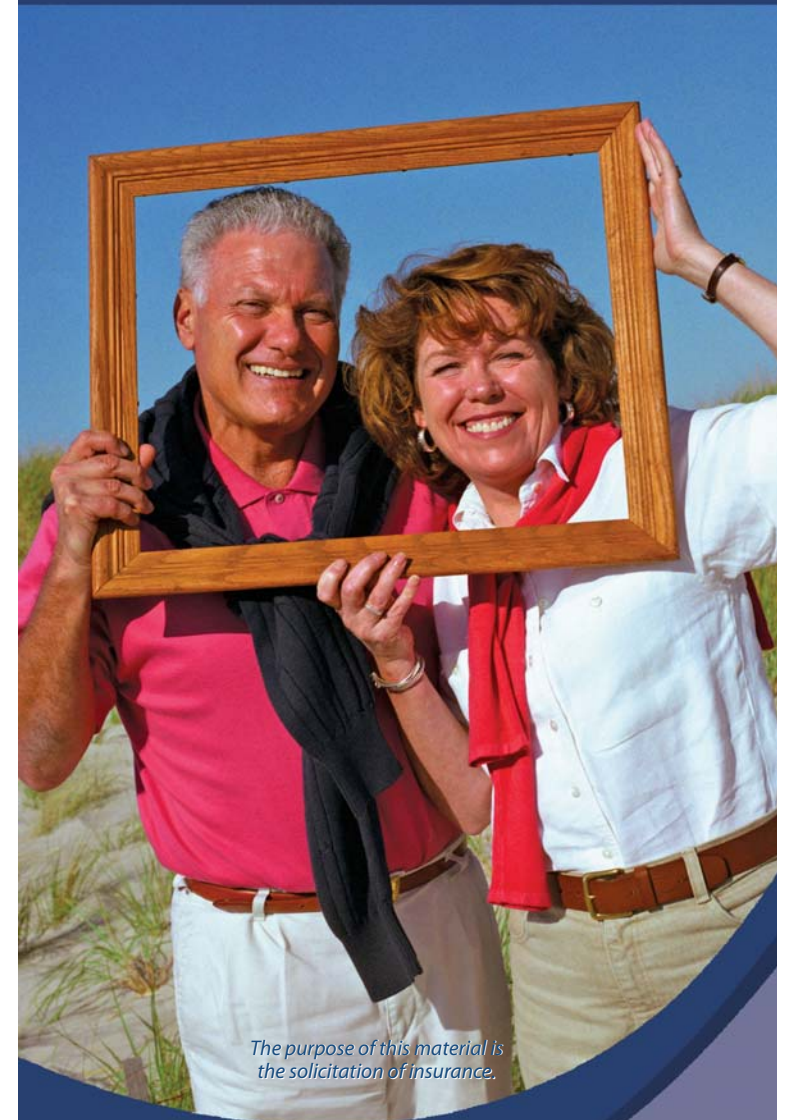
We're proud of our history of integrity, financial accountability...and helping people through difficult times.



Long-Term Care Administrative Office
PO Box 4243 • Woodland Hills, CA 91365-4243
(888) 505-3980

15-196-02191 (8/08)

Long-Term Care Insurance



The purpose of this material is the solicitation of insurance.

AssurityBalance[®]



15-196-02191 (8/08)



You have a plan...for the future

You likely have a clear vision of your senior years. Whether you plan to travel, spend time with grandchildren, golf or dig in the garden, you've worked hard and invested for years to fund a leisurely lifestyle.

Protecting your nest egg is important since it will provide a steady stream of income for the years ahead and, if possible, an inheritance for your survivors.

Will you need long-term care at some point?

Unfortunately, your savings and plans for a secure future can evaporate quickly if you or your spouse requires health care in your home or a care facility. Even though most think they can avoid long-term care, the reality is about 60 percent of those over the age of 65 will require some long-term health care services.¹

What is the financial impact of long-term care?

The impact can be huge. The national average for nursing home care is currently \$77,745 annually.² That price tag does not include physician, prescription or physical therapy fees. If a spouse is living at home, the nursing home costs would be in addition to the usual household expenditures.

Won't Medicare or Medicaid pay for care?

Generally, Medicare doesn't pay for long-term care unless it is part of a rehabilitative plan or skilled care. Then it only covers a maximum of 100 days per benefit period in a nursing home, while the national average for a nursing home stay is 2.4 years.²

Medicaid is a program for low-income individuals. It does provide some assistance, but you must first "spend down" your resources. Those resources may be your savings, investments, retirement plans and other valuable property intended for your spouse or heirs.

What's the smart solution for long-term care?

An AssurityBalance® Long-Term Care Insurance policy can help protect you and your family from the high cost of long-term care. There are two coverage options:

- ▶ **Option 1: The Facility Care Only Option³** includes care in a nursing or assisted living facility.
- ▶ **Option 2: The Comprehensive Option** – Facility Care and Home and Community Based Care includes care in a nursing or assisted living facility, as well as care in your home or in the community, including hospice care.

Assurity's comprehensive long-term care insurance is loaded with features and has 13 elective rider options** so you may tailor the policy to your specific needs.

Highlights include:

- ▶ A discount of up to a 80 percent on a joint policy⁴ for the second insured living in your household
- ▶ Many payment options including payments for 10 or 20 years⁵ for those who want to complete premium payments over a specific period of time
- ▶ Guaranteed renewable for life regardless of future health problems. We can only increase the premium or change the benefits if we make the same adjustments for all policies in your class.

Coverage provided by Policy Forms AL2100P, et al. (In Idaho, AL2100P-ID; in NC, AL2100P-NC; in PA, AL2100P-PA and in TX, AL2100P-TX), underwritten by Assurity Life Insurance Company, Lincoln, Nebraska.

For costs and further details of coverage, including exclusions and reductions or limitations and the terms under which this Long-Term Care Insurance policy may be continued in force, contact Assurity Life Insurance Company or your agent/representative. A licensed insurance agent/representative may contact you.

This brochure is not a contract. It is intended solely to provide a general description of the LTCI policy. Policy provisions and benefits may vary by state, and some of the benefits described here may not be available in your state.

** Available for additional premium.
1 http://www.longtermcare.gov/LTC/Main_Site/index.aspx (Feb. 2007)
2 MetLife Market Survey of Nursing Home and Home Health Care, Sept. 2007
3 Facility Care Only coverage is not available in OR, RI and VT.
4 In MD, Joint Policy restricted to spouses only. Referred to as "Additional Insured Coverage" in NJ.
5 In Texas, 10-year payment option available through policy forms AL2101P-TX; 20-year and Lifetime payment available through policy forms AL2100P-TX.

Should you wait to check into long-term care protection?

No. Today's the day to protect your plan for the future. The younger you are the lower your premiums will be. Don't wait – mail the reply card today!



I'd like to help protect my future with AssurityBalance Long-Term Care!

Name _____

Address _____

City _____

State _____ ZIP _____

Phone _____

E-mail address _____

The purpose of this material is the solicitation of insurance.

Coverage provided by Policy Forms AL2100P, et al. (In Idaho, AL2100P-ID; in NC, AL2100P-NC; in PA, AL2100P-PA and in TX, AL2100P-TX), underwritten by Assurity Life Insurance Company, Lincoln, Nebraska. A licensed insurance agent/representative may contact you.

15-196-02191-A (8/08)

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Rate Information

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Supporting Document Schedules

Satisfied -Name: Cover Letter

Review Status:

Filed

08/29/2008

Comments:

Attachment:

AR cover ltr 7-30-08.pdf



Long Term Care Administrative Office
21600 Oxnard Street, Suite 1500
Mailing Address: Post Office Box 4243
Woodland Hills, CA 91365-4243

An Assurity Security Group Inc. Company
(888) 505-3980 • Fax (818) 887-4595

July 30, 2008

Harris Shearer
Rate and Form Analyst
Arkansas Department of Insurance
1200 West Third Street,
Little Rock, Arkansas 72201-1904

RE: ASSURITY LIFE INSURANCE COMPANY – NAIC # 71439
Submission of Advertising Materials To Be Used with
Long Term Care Policy Form AL2100P-AR et al.

15-196-02191 (8/08)

New Consumer Mailer

Dear Mr. Shearer

The enclosed advertising material is being submitted for your review and approval. This piece is intended to be “invitations to inquire” about Assurity Life Insurance Company’s Long-Term Care Insurance product.

Thank you very much for your assistance with this submission. If you have any questions, please do not hesitate to contact me.

Sincerely,

A handwritten signature in black ink that reads 'Karina Amaral'. The signature is fluid and cursive, with the first letters of the first and last names being capitalized and prominent.

Karina Amaral
Compliance Analyst
(800) 366-5463, ext. 2307
Karina.Amaral@LifeCareAssurance.com

Attachments